

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Cancel Claims 1-31

32. (New) A method for managing a plurality of transaction accounts for multiple clients, comprising:

providing a database having client information for each of the plurality of transaction accounts;

administering by one or more computers clients' deposits to and withdrawals from each of their transaction accounts through a first banking institution;

determining by one or more computers a net transaction aggregated across all said transaction account deposits and transaction account withdrawals on a regular periodic basis;

depositing funds to or withdrawing funds from a single insured money market deposit account at a second banking institution based on the net transaction, with the withdrawing funds comprising withdrawing funds from the single insured money market deposit account at the second banking institution more than six (6) times during a month and transferring the funds to the first banking institution;

receiving by one or more computers interest from the second banking institution on funds held in said single insured money market deposit account;

distributing by one or more computers the interest received on said single insured money market deposit account to said client transaction accounts; and

updating by one or more computers the database based on the interest distributed to and clients' deposits to and withdrawals from each of their transaction accounts.

33. (New) The method of claim 32, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

34. (New) The method of claim 32, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

35. (New) The method of claim 32, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each demand payment requested from that client's transaction account.

36. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

37. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

38. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

39. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

40. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

41. (New) A data processing method for tracking and managing a plurality of client transaction accounts in a first banking institution and providing a return to each of said transaction accounts, the funds associated with said transaction accounts aggregated for deposit in an single insured money market deposit account in a second banking institution,

said single insured money market deposit account providing a return on assets held therein,
said method comprising:

a. creating by one or more computers one or more transaction account memory ledgers
for storing therein selected data for one or more of said plurality of client transaction accounts
through the first banking institution;

b. storing by one or more computers in said memory ledgers transaction account data
including a current or periodic account balance as well as an identification of an account
owner or beneficiary;

c. tracking by one or more computers deposits to and withdrawals from each of said
client transaction accounts through the first banking institution and adjusting the balance for
each in response to such transactions;

d. creating a single insured money market deposit account at the second banking
institution in which funds from a plurality of said client transaction accounts are to be
deposited,

e. managing said single insured money market deposit account by
assessing by one or more computers the aggregate activity of said plural client
transaction accounts for a respective period and

calculating by one or more computers an asset adjustment to said single
insured money market deposit account to permit adjustment of the amount in said single
insured money market deposit account by moving funds between the first banking institution
and the single insured money market deposit account in the second banking institution;

sending information to implement a withdrawal of funds from the single
insured money market deposit account more than six (6) times during a month based on the
asset adjustments;

receiving by one or more computers interest from the second banking
institution on funds held in said single insured money market deposit account;

distributing by one or more computers the interest received on said single insured money market deposit account to said client transaction accounts; and

updating by one or more computers the database based on the interest distributed to and clients' deposits to and withdrawals from each of their transaction accounts.

42. (New) The method of claim 41, wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

43. (New) The method of claim 41, further comprising calculating a corresponding return for each client transaction account having funds maintained in said single insured money market deposit account based on the return on the assets held in the single insured money market deposit account.

44. (New) The method of claim 43, wherein withdrawal transactions resulting in a negative net balance for a client's transaction account trigger a margin approval process for such account.

45. (New) The method of claim 41, further comprising calculating an aggregate transactional value for said client transaction accounts having funds held in said single insured money market deposit account over a selected period of time.

46. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested in person.

47. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

48. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

49. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

50. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

Cancel Claims 51-59

60. (New) A method for managing a plurality of transaction accounts in a first banking institution for multiple clients whose funds are held in a single insured money market deposit account in a second banking institution to provide a return on assets held therein, comprising:

providing a database having client information for each of the plurality of the transaction accounts in the first banking institution;

administering by one or more computers clients' deposits to and withdrawals from each of their transaction accounts in the first banking institution;

determining by one or more computers a net transaction aggregated across all deposits to and withdrawals from said transaction accounts on a regular periodic basis;

withdrawing funds more than six (6) times during a month from said single insured money market deposit account in the second banking institution based on the net transactions and transferring those funds to the first banking institution;

receiving by one or more computers interest from the second banking institution on funds held in said single insured money market deposit account;

distributing by one or more computers the interest received on said single insured money market deposit account to said clients' transaction accounts in the first banking institution; and

updating by one or more computers the database based on the interest distributed to and clients' deposits to and withdrawals from each of their transaction accounts.

61. (New) The method of claim 60, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

62. (New) The method of claim 60, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

63. (New) The method of claim 60, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

64. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

65. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

66. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

67. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

68. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

Cancel Claims 69-82

83. (New) The method of claim 32, wherein determining a net transaction is made by aggregating across all transaction account deposits and withdrawals, wherein the withdrawals are made by at least a debit card.

Cancel Claims 84-85

86. (New) The method of claim 60, wherein the determining a net transaction aggregated across all transaction account deposits and withdrawals, wherein the withdrawals are made by at least a debit card.

Cancel Claims 87-88

STATEMENT OF STATUS AND SUPPORT.

STATUS OF THE CLAIMS:

Claims 32-50, 60-68, 83 and 86 are currently pending in the application.

Claims 1-19 were issued in the '231 patent. The original claims 1-19 are cancelled without prejudice. New claims 32-50, 60-68, 83 and 86 are currently pending in the application.

SUPPORT OF CLAIM CHANGES:

Applicants have made amendments to claims 41, 43, 45, 46, 47, 48, 49, and 50 to add the word “single” to modify the deposit account, to conform the language describing the deposit account as a “single insured money market deposit account” in all recitations of the deposit account in the claims. Some of the recitations of the deposit account did not include the word “single.” Likewise, amendments have been made to claims 43, 45, 46, 48, 49, 50, 64, 65, 66, 67 and 68 to add the words “money market” to conform the language describing the deposit account as a “single insured money market deposit account” in all recitations of the deposit account in the claims. Some of the recitations of the deposit account did not include the words “money market.” Note that basis is that in each of the independent claims, the deposit account is already described as a “single insured money market deposit account.” This amendment simply corrects potential antecedence issues.

Additionally, possible antecedence issues are corrected in the claims as follows:

Claim 32, the word “paid” in the updating claim element has been changed to --distributed--, to conform to the previous step of distributing.

Claim 35, the word “demand” has been changed to --transaction—to conform to the recitation in the independent claim 32.

Claim 41, the words “global check” have been deleted as extraneous clerical subject matter.

Claim 41, the word “paid” has been changed to –distributed-- in the updating claim element to conform to the previous step of distributing.

Claims 44 and 45, the word –transaction—has been added to modify the term “account” and make that term conform to the recitation in the independent claim 41.

Claim 60, the word “paid” has been changed in the “distributing” step to –received—to make it conform to the previous step recitation of receiving.

Claim 60, the word “paid” has been changed in the “updating” step to –distributed-- to make it conform to the previous step recitation of distributing.

Claim 83, the word –transaction—has been added to modify the term account, to make it conform to its independent claim 32, and the phrase “and at withdrawals that are made by at least a debit card” has been changed to --wherein the withdrawals are made by at least a debit card—to improve readability.

Claim 86, the word –transaction—has been added to modify the term account, to make it conform to its independent claim 60, and the phrase “and withdrawals is made for withdrawals that are made by at least a debit card” has been changed to --wherein the withdrawals are made by at least a debit card-- to improve readability.